PATENT APPLICATION

Docket No.: 13660.17

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Steven B. Smith

Serial No.:

09/870,142

Filing Date:

May 30, 2001

Art Unit 3692

Title:

METHOD AND SYSTEM OF MANAGING

SPENDING THROUGH ACCOUNT

ALLOCATION

Conf. No. 4558

Examining Attorney:

Timothy M. Harbeck

REQUEST FOR CONTINUED EXAMINATION

Mail Stop RCE Honorable Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This correspondence is responsive to the Office Action mailed September 20, 2007 and the Advisory Action mailed November 9, 2007 for the above-referenced matter. Pursuant to 37 C.F.R. 1.114, please continue examination amend the patent application as follows:

Amendments to the claims begin on page 2 of this document.

Remarks begin on page 6 of this document.

Please note: the fee for this RCE was submitted on October 31, 2007. Applicant respectfully requests that the fee be reapplied to this submission. Any additional fees or any surplus payment may be charged/credited to our deposit account: 50-0843.